

B 23 (Official Form 23) (12/08)

UNITED STATES BANKRUPTCY COURT
Eastern District of California

In re Tessie Magalang Manzano,
Debtor

Case No. 10-93383
Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, Tessie Magalang Manzano,
(Printed Name of Debtor), the debtor in the above-styled case, hereby
certify that on September 13, 2010 (Date), I completed an instructional course in personal financial management
provided by Start Fresh Today Instructional, LLC,
(Name of Provider), an approved personal financial
management provider.

Certificate No. *(if any)*: 03844-CAE-DE-012325529.

I, , the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that no personal financial management course is required because of [Check the appropriate box.]:

Incapacity or disability, as defined in 11 U.S.C. § 109(h);
 Active military duty in a military combat zone; or
 Residence in a district in which the United States trustee *(or bankruptcy administrator)* has determined that the
approved instructional courses are not adequate at this time to serve the additional individuals who would
otherwise be required to complete such courses.

Signature of Debtor: /s/ Tessie Magalang Manzano

Date: 11/21/2010

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03844-CAE-DE-012325529

Bankruptcy Case Number: 10-93383



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 13, 2010, at 10:57 o'clock PM CDT, Tessie Manzano completed a course on personal financial management given by internet by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: September 14, 2010 By: /s/Gonzalo Ortega

Name: Gonzalo Ortega

Title: Educator